

**IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE**

Application No.	:	09/894,274	Confirmation No.:	5243
Applicants	:	M. Tanumihardja et al.		
Filed	:	June 27, 2001		
Group Art Unit	:	3696		
Examiner	:	Examiner: F. Poinvil		
Docket No.	:	14067.0067		

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Title	:	WIRELESS PAYMENT PROCESSING
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/FP/ Mail Stop After Final
1/26/2011 Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450.

RESPONSE AFTER FINAL OFFICE ACTION UNDER 37 C.F.R. 1.116

Sir:

In response to the Final Office Action mailed November 17, 2010, please consider the following remarks:

A Listing of the Claims begins on page 2 of this paper.

Remarks begin on page 18 of this paper.